



An Anthem Company

Medicare Broker Success Guide



Local sales team



Powerful tools



Unlimited potential

For Broker Use Only – Not For Member Use



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A note from Rhonda Clark, VP, Medicare Chief Growth Officer

Hello!

Whether you're new to Empire BlueCross BlueShield or have been a part of our family for years, brokers like you are a crucial partner in our success and, as such, our commitment to you runs deep.

We offer innovative, personalized Medicare plans that are easy to sell because they fit your clients needs. We have strong local sales leadership and best-in-class Agent Services. We understand the special relationship you have with your clients, and we work to provide the tools and support you need to help make your job easier.

Selling Medicare plans is a great opportunity and working with Empire is a smart choice to help you grow your business.

Happy selling!

Rhonda Clark
VP, Medicare Chief Growth Officer



Start exploring now!
Click the buttons at the top of the page.

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Welcome to Empire

This Broker Success Guide is our A-Z resource to help you sell our innovative Medicare products and build your business.

Keep reading to learn why it's a smart idea to work with Empire.

If at any time you have questions, please [Contact Us](#).

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Why Empire?

> Our strength

Multistate presence
with local sales
leadership

Plan variety

Innovative benefits

Leader in Medicare

Empire BlueCross BlueShield is an affiliate of Elevance Health, one of the nation's largest health companies

Together, Elevance Health's affiliated health plans serve nearly 1 in 8 Americans. Through our mission to improve lives and communities we are becoming a lifetime, trusted health partner that is elevating and advancing health beyond healthcare.

23 States + Puerto Rico

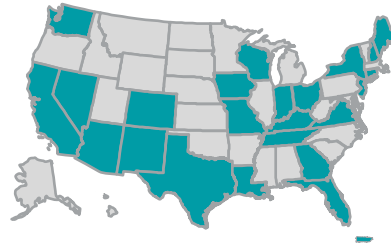
Medicare product offerings

118 million

total lives served

Over 2.2 million

Medicare members



Strengthening
Communities



Advancing
Health Beyond
Healthcare



A Lifetime Trusted
Health Partner

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Why Empire?

Our strength

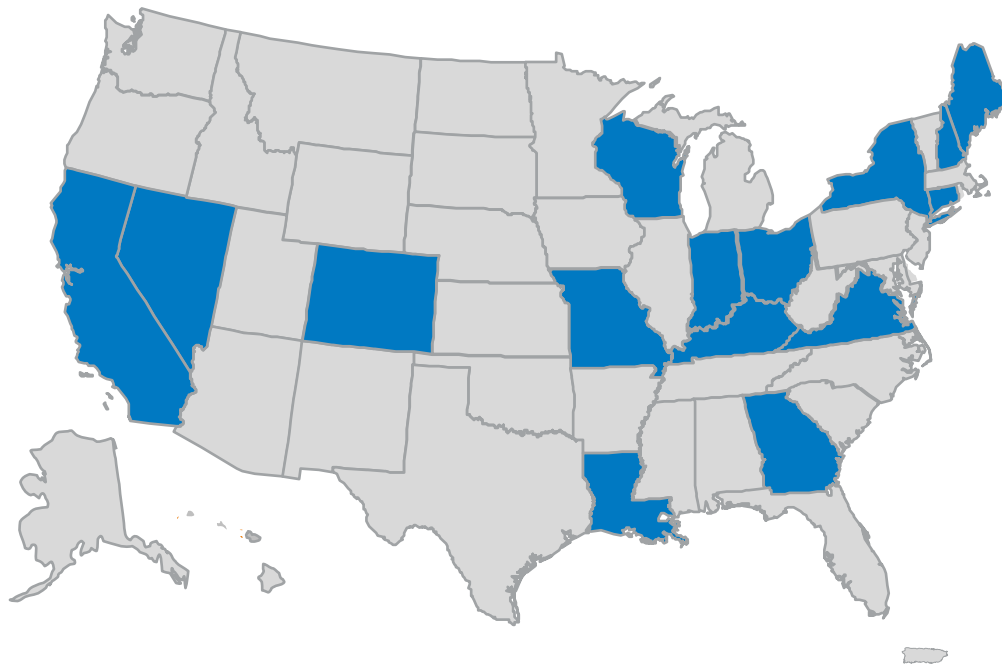
> Multistate
presence with
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Medicare plans offered in 15 states



Anthem 

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Blue Rx 

 **Healthy Blue**

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Why Empire?

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Innovative benefits

Leader in Medicare

Variety improves selling opportunities

With more than 10,000 people turning 65 every day, and access to our innovative plans, you will be well positioned to build your business selling Medicare.

We make it easy to sell with a robust product portfolio that includes:

Medicare Advantage (MA)

These Part C plans have all the benefits of Original Medicare (Parts A and B), plus extra benefits. Most also come with prescription coverage.

We offer HMO, D-SNP plans with extras like dental, vision, hearing, OTC and more.

Prescription Drug Plan (PDP)

These are standalone pharmacy (Part D) plans for prospects that choose to keep Original Medicare.

Our PDPs offer low copays and broad network access.

Medicare Supplement (MS)

Also known as Medigap, these plans offer ‘peace of mind’ coverage for costs not covered by Original Medicare.

Our plans include extras, such as fitness benefits, prescription savings and special offers.

We’re confident you’ll find a plan that meets your client’s needs and budget.

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Our strength





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> [Plan variety](#)

Innovative benefits

Leader in Medicare

A variety of plans offered in each state

		HMO	LPPO	RPPO	D-SNP	C-SNP	PDP	Med Supp
	California	✓	✓		✓	✓	✓	✓
	Colorado	✓	✓		✓		✓	✓
	Connecticut	✓	✓		✓	✓		✓
	Georgia	✓	✓		✓	✓	✓	✓
	Indiana	✓	✓	✓	✓		✓	✓
	Kentucky	✓	✓	✓	✓	✓	✓	✓
	Maine	✓	✓		✓		✓	✓
	Missouri	✓	✓		✓		✓	✓
	Nevada	✓			✓	✓	✓	✓
	New Hampshire	✓	✓				✓	✓
	Ohio	✓	✓	✓	✓		✓	✓
	Virginia	✓	✓		✓	✓	✓	✓
	Wisconsin	✓	✓		✓		✓	✓
 	New York	✓			✓		✓	✓
	Louisiana				✓			

Blue Rx

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> **Innovative
benefits**

Leader in Medicare

Empire's competitive core portfolio for plan year 2023

- Improved HealthPlus D-SNP
- \$0 prescription copays on all D-SNPs
- Rich comprehensive dental allowances
- More plans have a choice of the popular Essential Extras (EE) packages – an innovative benefit that can positively impact the member's quality of life
- Single card for Grocery, OTC and Flex benefits to simplify the member's experience
- Growing network includes key providers

[Contact us](#) to learn more about our plans.

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> [Leader in
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Empire is a market leader in our service areas



Expert Medicare broker onboarding and training



Industry-leading broker tools



Exceptional marketing support



Local Medicare sales support team



Maximum CMS-allowed broker commission for Medicare Advantage sales. Plus, Medicare Supplement bonus opportunities.



Rich benefits your clients want

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Working with Empire is a smart choice for you and your clients.

Your local sales team is ready to help you get started. With their support, you will have a road map to unlimited growth potential.



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Getting Started

> Ready to Sell

Commission Cycle

Anthem Broker
Connection

Become **Ready to Sell** in three easy steps

1

Appointment

Getting appointed to sell requires a simple application, review & approval. You can do it all by registering on our Producer Toolbox: <https://brokerportal.anthem.com/apps/ptb/login>. Once you complete this step, you're Ready to Sell our Medicare Supplement plans.

2

Certification

Once your appointment is complete, you'll need to take Certification Training from AHIP or NAHU plus our Medicare Compliance and Product Training. Once complete, you're ready to sell our Medicare Advantage and Part D plans. Certification is required annually. Our certification access code is "External-SelfReg."

3

Training

Now that you're appointed and certified, you are **Ready to Sell**. Get to know your market and the tools we provide to support your sales success by visiting Anthem Broker Connection www.anthembrokerconnection.com. Your Regional Sales Manager can help you get started.

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Ready to Sell

> **Commission Cycle**

Anthem Broker Connection

Our commission cycle, and what to expect, once you've made a sale

Empire pays Medicare commissions weekly, based on business incurred during the previous week.

What to expect

- We pay the maximum CMS-allowed broker commission for MA and PDP sales
- MA renewals are paid on the first statement of the month
- MS commission is paid based on receipt of premium
- Full Book of Business is only listed on the first statement of the month
- D-SNP & Non-SNP Health Risk Assessment (HRA) bonuses are paid on the third full week of the month

Days to remember

- **Monday** – Online statement available in Broker Portal
- **Tuesday** – Commission checks mailed
- **Wednesday** – Commission Direct Deposit
- **Thursday** – Commission Cycle begins for policies processed and eligible for payment in the prior week



<https://brokerportal.anthem.com/apps/ptb/login>

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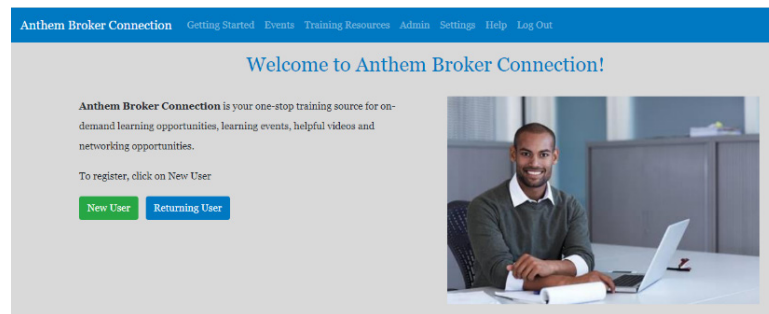
Commission Cycle

> [Anthem Broker Connection](#)

Get training, develop skills, and connect with local experts

On our Anthem Broker Connection website, you can:

- Register for live and virtual broker training events and roadshows
- Find nearby networking events where you can meet your local team of Empire experts
- Access on-demand training and videos
- Get selling tips and learn Medicare basics
- Connect with local sales leaders for courses unique to your state's market



www.anthembrokerconnection.com

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As your partner, we are determined to make your success easier. With our industry-leading broker tools, you'll have practical resources to boost your sales and retention.



Online and mobile tools to manage your book of business, as well as find and sell to new prospects.



A member onboarding guide to provide an in-depth look at a topic that can affect your success.



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> Producer Toolbox

Broker Plus App

mProducer

Provider and Drug Search Tool

Point-of-Sale Tools

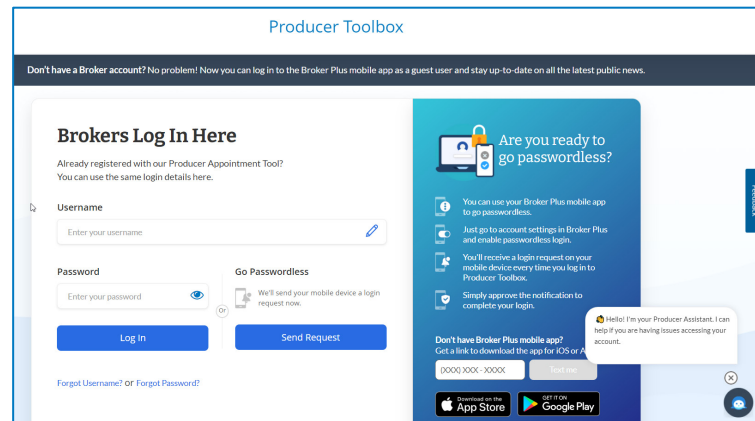
Online Store

Member Onboarding

Sales Compliance

Producer Toolbox simplifies many processes in one handy site

- Verify your licensing and appointment status
- Manage your book of business
- View your commission statements
- Download reports to reach prospects approaching Medicare eligibility
- Stay up-to-date with Empire Medicare broker news



<https://brokerportal.anthem.com/apps/ptb/login>

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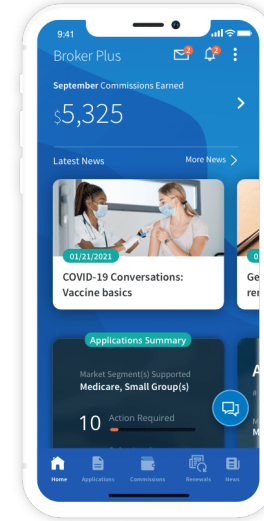
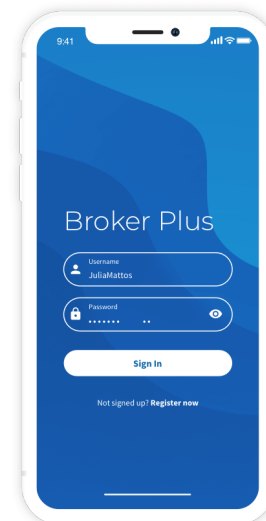
Member Onboarding

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Manage your growing business on-the-go with the Broker Plus App

The Broker Plus App enables access all Producer Toolbox features from your mobile device, plus these additional features:

- Push notifications advise of RFI or approval status on submitted applications and provide reminders about upcoming plan renewals.
- Password-less login to Producer Toolbox



Download with this QR code.

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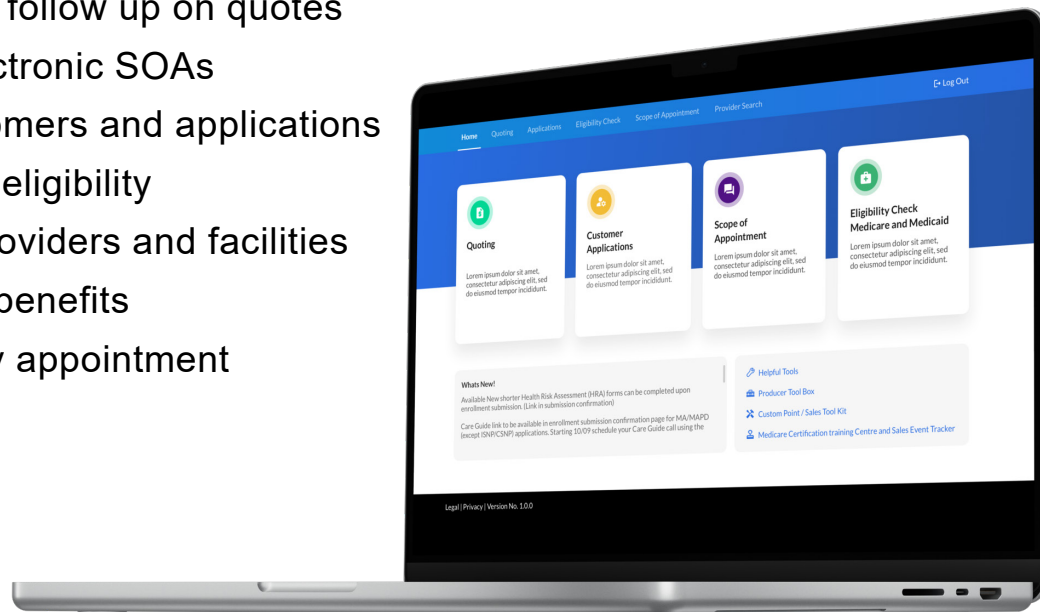
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Sales Compliance

mProducer includes the tools and data you need for success

- Generate and follow up on quotes
- Complete electronic SOAs
- Manage customers and applications
- Verify D-SNP eligibility
- Find plans, providers and facilities
- Look up plan benefits
- Download any appointment paperwork



<https://mproducer.anthem.com/>

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> **Provider and
Drug Search
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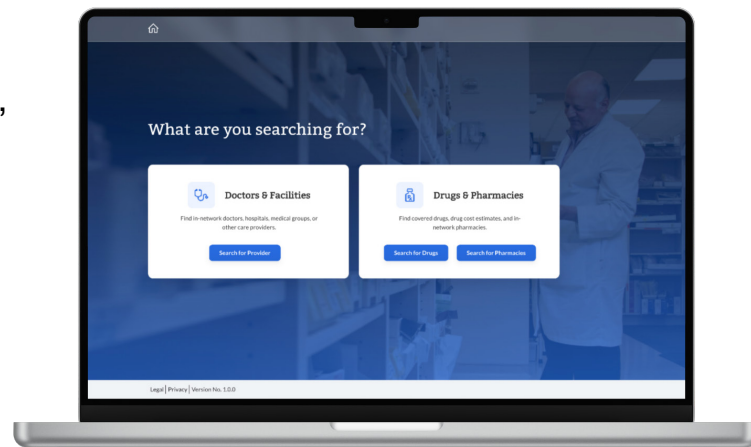
Member Onboarding

Sales Compliance

A Provider & Drug Search Tool created exclusively for agents

This tool, available in mProducer, simplifies your search steps to help make finding providers easier.

- Find in-network doctors, hospitals, medical groups, and other care providers
- Locate in-network pharmacies in the beneficiary's service area, including 24-hour locations
- Search for covered drugs
- Get annual drug cost estimates



<https://mproducer.anthem.com/searchdirectory/landing>

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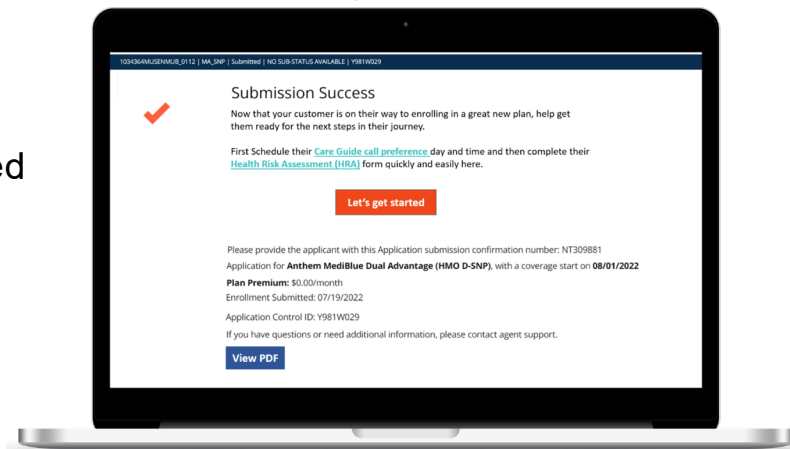
Sales Compliance

Providing an exceptional experience for your client is easy when you have the tools you need at point-of-sale

Completing the full enrollment process in mProducer ensures your client is prepared to begin using their benefits on day one.

- Select Essential Extras (EE) benefits
- Schedule a Care Guide call for Empire to welcome your client to their new plan
- Submit the Health Risk Assessment (HRA) – a broker bonus is available for completed HRAs on most SNP and Non-SNP plans

<https://mproducer.anthem.com/>



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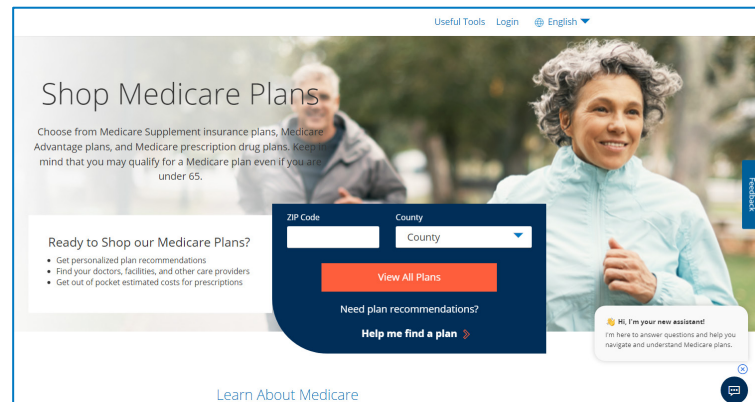
Sales Compliance

The Online Store is our public shopping experience for Medicare beneficiaries looking for a plan

Beneficiaries may visit this site to find:

- Personalized plan recommendations
- In-network providers, facilities and covered drugs
- Out-of-pocket estimates for covered drugs and services
- Plan documents

Beneficiaries may also enroll in coverage directly from this site.



<https://shop.empireblue.com/medicare>

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> **Member
Onboarding**

Sales Compliance

Use our Member Onboarding Guide to help improve client retention

This Guide provides detailed information about the onboarding process to help you set expectations and begin building client satisfaction at the point of sale. Retaining clients is important to your business' growth goals – and ours too.



Timelines of when your clients will receive materials and how you can reinforce the information.



Step-by-step instructions that make it easy for you to guide clients.

Helping your clients onboard into their new plan can boost confidence in their plan choice.

[Download the Member Onboarding Guide](#)



Broker Playbook

Onboarding New Medicare Advantage Members

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› Sales
Compliance

A word on compliance

Agents are required to following all applicable laws, regulations and CMS guidelines throughout their sales and retention activities with Medicare beneficiaries. Here are a few resources that can help you stay up to date:

- Medicare Advantage communication requirements
<https://www.ecfr.gov/current/title-42/part-422/subpart-V>
- Part D communication requirements
<https://www.ecfr.gov/current/title-42/part-423/subpart-V>
- Medicare Communications and Marketing Guidelines
<https://www.cms.gov/Medicare/Health-Plans/ManagedCareMarketing/FinalPartCMarketingGuidelines>
- Empire compliance training in Anthem Broker Connection
Go to the Training Resources tab, and search “compliance”

Contact us if you have questions or would like to discuss compliance.


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Exceptional marketing resources can help you reach prospective clients and build your business.

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Our print and digital solutions help drive prospect interest and educate clients

Enrollment Materials

All the required, CMS-approved enrollment supplies you need for success.

- Enrollment kits, applications, directories, formularies, catalogs, and forms
- Available as eDelivery or have a supply shipped to you

Lead Generation and Marketing

Materials you need to attract, engage and educate your clients.

- Brochures, fliers, postcards, presentations, social media ads and more!
- Add your contact information and photo on most materials
- Available as eDelivery or have a supply shipped to you

Signage and more!

These items will help set you apart at events.

- Signage and apparel
- Promotional items

Order from our vendor, Leaderpromos.

custompoint.rrd.com

elevancehealthstore.com

Our materials are approved, compliant and ready to use.

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Materials

> [Agent Connect](#)

Create an Agent Connect website to help prospects find you

Agent Connect provides an easy way to create a customized, eye-catching website for your business. Prospects will be able to learn about you, your services, and about Empire plans.

- A site customized for you, with your contact information
- Up-to-date plan information, including the Summary of Benefits
- Links to provider and facility search tools
- Ability for prospects to enroll online from your site

If you already have a website, link to Agent Connect to give your clients direct access to this wealth of information.



Create an Agent Connect site from the Producer Toolbox:

<https://brokerportal.anthem.com/apps/ptb/login>

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We're here to help you

Local Medicare sales teams are available to agencies and brokers in every state. It's our job to know your market – both the challenges and opportunities – and be able to help you build a successful sales strategy to grow your business. **Put us to work for you!**

Please reach out to your Regional Sales Manager at any time.
We're available to:

- Answer questions and meet with you
- Provide product training, selling tips, and in-depth market analysis

You can also contact Agent Services via email at medicareagentsupport@anthem.com or call 1-800-633-4368.

Services provided by Empire HealthChoice HMO, Inc., and/or Empire HealthChoice Assurance, Inc., and/or HEALTHPLUS HP, LLC., licensees of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.

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